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FORM			First Named Inventor		William M. Nichols			
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			Examiner Name	n/a	√a			
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Firm Name	Firm Name Pietragallo, Bosick & Gordon							
Signature Robert P Lenart								
Printed name Robert P. Lenart								
Date 07/12/2005			Reg. No. 30,654			·		
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

pplication No.

10/791,034

Confirmation No. 1257

Applicant

William M. Nichols et al.

Filed

March 2, 2004

Title

AUTOMATIC COLLECTION MANAGER

TC/A.U.

3644

Examiner

Docket No.

n/a

NORT 64305

Customer No.

29694

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 July 12, 2005

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to the provisions of 37 CFR Sections 1.56, 1.97 and 1.98, Applicants submit herewith copies of the references (other than U.S. Patents and Published Applications) cited on the attached Form PTO/SB/08A for consideration during prosecution of this application.

This Statement is filed solely for the purpose of complying with the pertinent rules of the Office and is not intended to be a substitute for an independent evaluation by the Examiner of the art cited or an independent search by the Examiner, and no representation of any nature is made or intended by the filing of this Statement.

Each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the Information Disclosure Statement.

Respectfully submitted,

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PTO/SB/08A (08-03)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known				
Application Number	10/791,034			
Filing Date	03/02/2004			
First Named Inventor	William M. Nichols			
Art Unit	3644			
Examiner Name	n/a			
Attorney Docket Number	NORT 64305			

			U. S. PATEN	DOCUMENTS	`
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (# known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,904,724	05-18-1999	Margolin	
	 				
		^{US-} 6,119,976	09-19-2000	Rogers	
		^{US-} 6,813,559	11-02-2004	Bodin et al.	
		^{US-} 2002/0161489	10-31-2002	Johnson	
		^{US-} 2003/0066932	04-10-2003	Carroll	
		US-			
		US-	-		

		FOREI	GN PATENT DOCU	JMENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	T⁵
		WO 03/059735A2	07-24-2003	Arlton et al.		
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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